

A Study on Attitude of IT employee towards Wellness Insurance Plans in India

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Abstract: “Employees are a company’s greatest asset”. During the past decade, a number of top-notch companies in India have tied up with wellness insurers in alignment with their broader corporate objective of promoting employee wellbeing. Recognizing their employees’ need of physical, mental as well as spiritual wellness in the fast-paced stress-prone workplace, these companies aim to nurture a holistic wellness culture in their organizations. To cater to this aim of corporate giants, many health insurance companies have come up with a unique segment of wellness insurance plans, in addition to their healthcare plans. Thus, the aim of the paper is to capture the shift in the health insurance plans towards including holistic wellness oriented packages into their realm.

Although such plans are desired by the employees themselves and may also be favored for the incentives such as discounts, free checkups etc. involved, there is also a high chance of them being distasteful as they can lead to employee inequity. In other words, though everyone wants wellness as well as financial benefits, all may not be able to claim them. For e.g., an employee having higher income may join a gym as well as a dietician to achieve the target of weight loss, or a single mother employee may not be able to reduce her stress levels as easily as a male employee.

Considering the complexity of forces working in the attitude formation towards Wellness insurance plans, this study attempts to examine the awareness levels and attitudes of employees towards such wellness insurance plans. For this purpose, a minimum of 200 employees in select IT companies has been surveyed using a standard questionnaire. Further, correlation and regression analysis are deployed using SPSS. Also, to better understand the differences in the employee attitudes, the moderation effect of Gender is analyzed.

Thus, this study aims to theoretically contribute to the literature on wellness insurance plans. And, it also attempts to be of high practical significance to the IT companies as it gives empirical insights about their employee attitudes towards the wellness packages introduced by them. They may use these insights for designing segmentation and customization strategies to promote their mission of employee wellbeing.

Keywords: Wellness Insurance, Employee Attitude, Employee Awareness, Trends in Health Insurance

I. Introduction

From just being one of the many developing countries, today India marks its grand presence as the second fastest emerging economy in the world. Such a dramatic growth led by LPG reforms and IT revolution has brought up and continues to bring rapid transformations in the day-to-day work life, disposable income, lifestyle, living standards, needs and expectations of the workforce. As the economy has shifted its focus from primary sector towards the tertiary sector, parallelly, people also have climbed up the stairs of Maslow’s need hierarchy. In other words, with better jobs and salary, they have secured their basic, safety, security and social needs and aspire to move towards the need of acquiring status and self-actualization (Maslow, 1970).

Trend in the Health Insurance Sector

With particular reference to the healthcare sector, more and more people are paying attention to their once uncared for, “mental and bodily wellness”. Wellness has always been an integral part of our ancient culture and lifestyle as can be witnessed from the popularity of yoga, ayurveda and other alternative forms of therapy. However, in the perseverance and strive for growth, wellness somehow went missing on the priority list of life. Health came to be understood in functional terms i.e. if one can function well through the work, he is healthy. If not this, then one not being ill was understood to be healthy. That is a negative approach to defining health though (Harari et al., 2005).

However, gone are the days of economic instability and limited job opportunities. Now, having secured stable and high-paying jobs, once again there is a growing demand for wellness services ranging from fitness and nutrition to rejuvenation, leisure, and relaxation. The strength of this demand can be easily discerned from near about 14 percent growth rate of the wellness industry over the past few years (Ficci-EY Report, 2016).

Apart from a natural inclination towards maintaining “wellness”, a major reason behind its rising demand is the shift in the nature of diseases plaguing the country. Earlier the diseases used to be communicable in nature and hence, health institutions and facilitators such as health insurers operated considering this in mind. Over the past decade, however, there has been a huge upsurge of non-communicable but chronic diseases arising mainly due to work-life imbalance and lifestyle disorders apart from the neglect of wellness.

Being chronic in nature, these non-communicable diseases persist for fairly long durations and hence incur huge healthcare costs for the company and health insurance claims for the health insurers. Not only this, they also result in lower productivity at the workplace (Ho. et. al., 1997). Thus, as a remedy to their problems, the IT companies, and health insurers have attempted to collaborate on the issue.

In order to reduce their rising healthcare costs and enhance employees’ productivity, the corporate is tying knots with the health insurers. It wants the health insurers to provide discounts and bonuses for the employees participating and performing well in the corporate wellness programs. On the other hand, it is mutually beneficial for the health insurers too. They are easily able to reduce the frequency and size of claims by adding wellness benefits and add-ons in their offering. By catering to the wellness needs of the employees, the health insurers are reducing the chances of their clients falling sick as most of the clients face chronic diseases these days which can be significantly remedied with the help of wellness programs. Thus, more and more health insurers are including wellness insurance plans in their basket, for which the expenses of carrying out the wellness program is met by the partner company. With this win-win situation for all, the health insurance industry is witnessing a facelift but vital change to keep up with the changing needs of the potential as well as current clients.

Research Gap and Objective

Although wellness insurance plans are needed by the employees themselves and may also be favored for the incentives such as discounts, free checkups etc. involved, there is also a high chance of them being distasteful as they can lead to employee inequity. For e.g., an employee having higher income may join a gym as well as a dietician to achieve the target of weight loss, or a single mother employee may not be able to reduce her stress levels as easily as a male employee.

Considering the complexity of forces working in the attitude formation towards Wellness insurance plans, this study attempts to examine the attitudes of IT employees towards such wellness insurance plans.

Thus, this study aims to theoretically contribute to the literature on wellness insurance plans. Also, it attempts to be of high practical significance to the IT companies as it gives empirical insights about their employee attitudes towards the wellness packages introduced by them. They may use these insights for designing segmentation and customization strategies to promote their mission of employee wellbeing. Not only this, the health insurers can get better inputs for designing their wellness offerings.

II. Literature Review

Rationale for Corporate Wellness Programs

Highlighting the importance of Employee wellbeing, Pritchard *et al.* (1990) once mentioned, “Healthy people make healthy companies. And healthy companies are more likely, more often, and over a longer period of time, to make healthy profits and to have healthy returns on their investments”. This view of Pritchard has been supported by the study made by Audrey Tsui in the year 2008, which found that employee work efficiency, cognitive judgment, enthusiasm, and emotion is adversely affected in case of poor wellness, thus, hampering a firm’s profitability and success.

On deeply digging the factors responsible for employees’ poor wellness in India, the following main reasons were found:

Work Stress overload

With the commencement of IT revolution in the country, there has been a turnover shift in work commitments and dynamics. Excessive work demand from the employees, which they find unable to cope with, is harboring work stress among them. Work stress may cause numerous health problems, such as pervasive depression and anxiety, sleeping disorder, dietary issues, cardiovascular mortality, and hypertension. In some cases, this may even lead to nervous breakdowns or suicidal tendencies (World Health Organization, 2007).

According to the European Agency for Safety and Health at Work (2002), the major institutional causes of emotional wellness crisis result from inadequate control over the task, fluctuating demand at the workplace, bare minimum support from other fellow members and management, insecurity regarding the job, effort-reward imbalance and constrained information/feedback access. Whereas, low ability to undergo failure or job changes due to business restructuring, M&A activities, and raised work expectations often lead to individual stress.

Fatigue from overwork

A growing segment of the workforce in the country complain of having symptoms of fatigue, depression, muscular and skeletal tension, dietary disorders, sleeping issues and high potential of being chronically ill.

Their complaints stem from the long work hours they spend, over-the-top workload, extra work at weekends, lack of physical activities, and lifestyle imbalance. All of these impact an employee's well-being and thus, his efficient contribution to the organization.

Depression

Also known as a "mental disability", Depression, the sister of "stress", is plaguing not only India but the entire world. It is estimated by WHO (2007) that it will rank second in the list of deadly diseases by 2020. Heightened workplace demands as well as the demands of being a nuclear family, competitive pressure of the peers, highly mechanized life, along with perplexity and dumbfounded-ness over gradually shifting values and systems, are making the Indian employees an easy target of depression. As a result, many employees in the IT corridors are suffering from anxiety, clinical depression, and family discord. This is then further reflected in the increasing demands for union representations (Mahapatra, 2007).

Chronic diseases on rise

As per the WHO report (Maguire, 2007), as a result of work-life and lifestyle imbalance inducing sleeping and psychological disorders, unhealthy diet and dependency on alcohol and cigarettes, there is a visibly increasing grip of chronic diseases on the working population of Asian countries. In India, 66.7 percent of all deaths in 2020 is projected to be caused due to chronic diseases (Price Water-house Coopers Report, 2007). As more and more employees are developing the slow progressing and long-persisting chronic diseases, there is a pervasive impact on their wellbeing and efficiency.

Since the declining well-being of employees is a cause of vital concern for companies, they are gradually including "employee wellbeing" in their corporate mission. To enhance and improve the well-being of their workforce, a number of companies are launching workplace wellness programs (Wong, 1993). Their attempt to induce wellness behavioral changes in the employees through corporate wellness programs is supported by Bishop & Yardley (2010). In their study, Bishop & Yardley argue that stimuli such as wellness promotion events have the potential to compel people to reconsider their health state and bring about positive and favorable changes in their overall wellness. They arrive at this statement by the application of self-regulation logic to the wellness context.

Although maintaining and boosting employee productivity and efficiency is vital to a company's success, an equally important concern is to effectively handle the rising healthcare costs of the employees. Tsui (2008) also states that declining employee wellness is a key contributor to the exponentiating healthcare expenses of the firms. With the rise in chronic diseases in the employees due to work-life imbalance, poor lifestyle etc., companies' expenditure on health and medical care of employees is spiraling with each passing day (Tsai et al, 2013). Thus, the corporate itself, compelled by its need to reduce the healthcare costs, is coming forward with wellness programs for its employees. By doing so, it expects to create and maintain a culture of healthy living in the organization, thereby, minimizing its medical expenses on preventable and curable diseases.

Companies Offering Corporate Wellness Programs in India

Apollo Life

In order to inculcate wellness among its employees, Apollo Life has come up with unique combinations of wellness packages. Along with diagnosis and scans, its wellness program includes Ayurveda and beauty packages, dietary advice and personalized counseling sessions to relieve the employees from workplace stress. The program also discourages the dependency of employees on smoke and alcohol. Thus, this initiative of Apollo Life breathes life in the employees working in the fast-paced suffocating corporate work environment.

Tata Consultancy Services (TCS)

Tata Consultancy Services(TCS) has designed its holistic wellness program consisting of regular health monitoring and screening, counseling and physical training. Recognizing the need for stress-free employees, it pays special attention to stress-relieving mechanisms such as stress management counseling and sessions.

Larsen & Toubro Infotech (L&T)

Larsen and Toubro Infotech company has come up with its Health and Wellness Solutions program through which it attempts to maintain a healthy and fit workforce full of enthusiasm and creativity. Being an IT

gem itself, it blends innovative technology with wellness and healthcare services in order to enhance employees' wellbeing.

Wipro

Known for its morale and ethics, Wipro also has initiated its corporate wellness program which includes regular health check-ups and discounted surgeries. One special and distinct feature of its program is that it caters to the wellbeing of its employees as well as their families.

Accenture

Another IT giant in the country, Accenture has launched its wellness program in India after witnessing its huge success in the U.S. After being accredited as the healthiest company in the U.S., it offers customized web portals for its employees to assess and track their health, diet, weight, stress levels etc. In its treatment facilities, it includes alternative therapies also such as ayurveda, homeopathy etc. apart from the known stream of allopathy.

These are just the five major companies which have successfully introduced corporate wellness programs for ensuring the well-being of their employees (The Practo Blog for Doctors, 2015). There are many more in the economy.

Rationale for Wellness Insurance Plans

Growing demand for wellness products and services from the clients

According to Tsui (2008), globalization and IT transformation have been a boon for the young, urban and technically skilled workforce of the country. There is a growing demand by these young employees having significant discretionary income on hand to experience a range of wellness product and services (Knight Frank Report, 2016). However, having an inclination towards preventing themselves from chronic diseases and attaining holistic wellness, they want personalized insurance packages so as to conveniently spend in wellness activities.

Rising cost of health and wellness

A major barrier to achieving a healthy life, these days, is the high costs of preventive health care. Due to the escalating costs, most of the people sacrifice their own wellness needs for some other important expenditures (Cigna Research Study, 2014). Thus, there is a need for the health insurance industry to back and support them financially so that they can achieve their important necessity of being happy and healthy.

Increasing frequency and Size of Insurance Claims

With the rise in the number of clients suffering from chronic diseases, the size and frequency of claims have also inflated. With the changes in the work-front scenario, the poor lifestyle, work-life imbalance and the resulting stress and depression has led to a sharp increase in the pool of current and potential insurance claims. The solution to this crucial issue of the insurers is to improve the health and well-being of their clients with personalized as well as corporate wellness plans. According to Truworth Wellness (2015), the healthier the client base is, the less probable they are to fall in the trap of chronic diseases and thus, the less likely they are to claim for their healthcare expenditures.

Demand from the corporate sector

Suffering from the loss in productivity of employees and their rising employee healthcare costs, many companies are now demanding corporate wellness insurance plans from the health insurance industry. Their aim is to induce healthy wellness behavior and culture among their employees so as to compete and succeed aggressively in their industry with their fully functional content and healthy human capital. According to a research study conducted by Cigna health and life insurance company in 2014, employees prefer to participate in wellness activities if they are provided rewards and incentives such as a lower health insurance premium. These findings are strengthened by Adongo (2017) which states that the health consumption theories also point that the decision to invest in health and wellness depends largely on the utility which can be a current or future reward. Henceforth, the corporate is looking for tie-ups with the health insurance industry for designing such rewarding wellness programs for the workforce.

Thus, by indulging in making its client base healthy and well, the Health Insurance industry playing a huge role of a facilitator in building up the infrastructure of wellness industry.

Health Insurers with Wellness offerings

ICICI Lombard Health Insurance

ICICI Lombard Health Insurance incentivizes and promotes workplace wellness programs by offering wellness points for various activities such as yoga, gym membership, etc. Get reimbursement for alternative treatments such as Ayurveda, Unani, Siddha and Homeopathy (AYUSH) treatment at a government hospital or institute recognized by the government or accredited by Quality Council of India. It provides health checks, e-conversation window with a specialist, consultation with dietician and nutritionist etc.

Apollo Munich Insurance

With a gradual increase in the cost of wellness and lifestyle diseases, health and wellness insurance has become a need of the hour. With Apollo Munich's health and wellness portal, insured members can keep track of their health conditions like BMS, weight, etc. It provides conversations with a health coach, access to medical reports from across the world, a facility to keep track of appointments, and an opportunity to improve lifestyle habits.

Religare Health Insurance

Religare Health Insurance Company Limited offers a wide variety of health insurance packages. It has a niche business presence in the health insurance market with its services ranging from healthcare delivery to preventive health solutions. The aim of the wellness policies introduced by the insurer is to Care, Enhance, Assure and Secure the wellbeing of its clients and also to bring the joy of health and freedom from illness to them. It provides cover for wellness and preventive health care of the clients through routine health checks and diagnosis.

Mixed Attitude towards Wellness Insurance Plans

Although rewards and incentives drive many employees to participate in the workplace wellness programs, not all of them are able to claim the bonuses and discounted premiums. This, most often, creates inequity among the employees, which may hamper their work efficiency, destroying the very purpose of wellness programs. Due to this, there may be employees who have unfavorable perception and attitude of the corporate wellness programs and the wellness insurance plans backing them. To account for the possibility of unfavorable attitudes towards the wellness insurance plans, this study attempts to analyze the IT employees' attitudes. The study also checks the moderating influence of gender on the formation of these attitudes, since, males and females, seem to attach differing emphasis and value to preventive healthcare and wellness.

III. Methodology

This study is descriptive in nature and uses a standard questionnaire to gauge the Attitude of IT employee towards Wellness Insurance Plans in India. The study investigated employee's attitudes toward the wellness insurance plans. The IT employees have been found to be the most frequent users of the wellness plans and its related activities in terms of purchases in the developing countries. The Purposive sampling method was used. The survey questionnaire was prepared based on the measurement scales found in the literature. A developed questionnaire was distributed to 200 randomly selected IT employees from the selected organizations mainly comprising of the professionals in order to get their perceptions and attitudes toward Wellness Insurance Plans. All the questionnaires were returned and at a response rate of 80% the total sample for the study was 200. The survey concentrated on the IT employees and professionals in India because they are the most active users of the wellness plans specifically.

IV. Data Analysis

Demographic profile of respondents

A total of 200 valid responses were collected from 250 consumers yielding a response rate of 80%. The demographic data of participants shows that 75% of the participants were male and 25% female. The majority of participants (60%) were aged 21-30, with 25% in the age range 31-40, 9% in the range of 20 years, under 3% in the age range 41-50 and 3% in the age range 51-60. The education level of the participants consisted of three groups, with 30 % masters' degree students, 58% Bachelors' Degree students, and 12% Diploma students. Chi-square test was performed to determine if there were any differences in terms of gender, age and education. The results of the chi-square test on the demographic profile of respondents indicate that there was no significant difference in terms of gender (chi-square=0.418, df=1, p=0.536), marital status (chi-square=0.422, df=1, p=0.563), age (chi-square=1.892, df=6, p=0.898) and education (chi-square=1.921, df=7, p=0.918).

Table 1. Attitudes toward wellness insurance plans

Items	Components					
	1	2	3	4	5	6
scale items -->						
It is easier to find the fitness products that I wish to select from an organization	0.854					
The products are easily convenient as I can easily access it 24hours/7days.	0.802					
It would be convenient if business provides me a customized service (e.g., alarm me to order items that I need to order).	0.725					
I purchase wellness products from my organization more if it offers discounts regularly.		0.814				
I (might) prefer to order items from online markets as prices are easily compared.		0.669				
I often (am willing to) select the wellness product that I am familiar with.			0.843			
Familiar wellness brands are more reliable. Brand image affects the selection of products			0.712			
I am satisfied with the information quality provided by to me by the organization					0.823	
I often use my organization services for information purpose only regarding wellness.					0.803	
My organization provides me better information.					0.729	
If products are varied, I am willing to use the services of my organization						0.690
I expect that I can easily find alternative products from my organizations wellness programs						0.660

The exploratory factor analysis (EFA) was used to extract factors from the set of constructs. By using principal components analysis (PCA) as the extraction method and Varimax rotation methods with Kaiser Normalization for the emergence of relevant data. The analysis of the data showed a reduction to five factors. The five factors affecting the perceived usefulness and ease of use toward wellness insurance plans came out to be “Convenience factor”, “Product factor”, “Brand name factor”, “Price factor”, and “Information factor” as shown in (Table 1) above.

Table: 2. Regression Analysis perceived usefulness and ease of use

Variable	Standardized Coefficient (Sig- t-value)	
	U	EOU
Convenience factor	.002 (3.451**)	.091 (1.810**)
Price factor	.000 (4.244**)	.465 (.578)
Brand Name factor	.240 (1.404)	.001 (3.231**)
Information factor	.032 (2.139**)	.003 (3.121**)
Product factor	.003 (3.498**)	.068 (1.899**)

Regression analysis was also conducted to check the effects of perceived usefulness and ease of use on employee attitude. Table 2 presents the results of the regression analysis for the examining the effects of variables to the perceived usefulness (U) and ease of use (EOU). The results showed that the factors such as convenience, price, information and product factors affect perceived usefulness while the other factors, such as convenience, brand name, information, and product factors affect perceived ease of use. The results of the analysis of variance found the models significant at the 0.05 level with F = 13.918 (two-tailed, r-square = .681) for perceived usefulness and F = 7.013 (two-tailed, r-square = 0.412) for ease of use.

Table 3: Moderation analysis results

Relationship	R	R square	Adjusted R square	Standard error estimation	R ² Change	F change	Sig. F change
Gender - attitude	0.929	0.863	0.851	4.235	0.859	20.190	.000

Chi-square Satorra- Bentler: 35.14 (0.10); BBNN = 0.977; CFI = 0.992; IFI = 0.992; RMSEA = 0.04 *p < .05; **p < .01

The R Square Change, shows the increase in variation explained by the addition of the interaction term (i.e., the change in R^2). The change in R^2 is reported as 0.859, which is a proportion. More usually, this measure is reported as a percentage so we can say that the change in R^2 is 8.6% (i.e., $0.859 \times 100 = 8.59\%$), which is the percentage increase in the variation explained by the addition of the interaction term. We can also see that this increase is statistically significant ($p < .0005$), a result we obtain from the "Sig. F Change" column (remembering that, in SPSS Statistics, a statistical significance value of .000 does not mean zero, but $p < .0005$). We can conclude that gender moderates the relationship between attitude of employees and choice of wellness insurance plan.

V. Conclusion

Wellness insurance plans have been observed to be successful in their endeavor to encourage employee's participation in corporate wellness programs. In other words, they have succeeded in luring the employees to adopt positive and healthy wellness habits, thus, reducing the incidence of diseases and, in turn, insurance claims. The results of the study found a favorable attitude of the employees towards the incentives and rewards offered by way of wellness insurance plans. The finding of our study is consistent with the study of Ho (1997) which found a positive impact of wellness programs on employees' attitude towards their company and their satisfaction with fringe benefits. Thus, the study contributes to the corporate understanding of their employees' attitude towards their tie-up with the wellness insurers. It suggests them to continue collaborating with the wellness insurers as the employees are found to have favorable perceptions and attitude towards wellness insurance plans.

The study also found a moderating role of gender on employee's attitude while perceiving wellness insurance plans. In other words, males and females possess different attitudes towards the wellness insurance plans. According to Cigna Research Study (2014), females are more proactive in managing the healthcare and delivery whereas males tend to have a relatively passive and reflective approach when it comes to prevention and wellness. Thus, the study brings out an insight that wellness insurance plans may be more favorably perceived by the female employees of an organization.

Thus, the shift in the health insurance industry of India towards the inclusion of wellness products and services and its collaboration with the corporate is highly efficient and has been welcomed with open hands by the workforce. Not only this, this gradual shift has provided a critical step towards building a strong interconnected infrastructure for the wellness industry. This has taken a leap towards creating a virtuous cycle of health, prosperity, and meaningful life for all.

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